



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Adar, et al.
Serial No: 10/509,373
For: Apparatus, System and Method for Dispute Resolution, Regulation
Compliance and Quality Management in Financial Institutions
Filed: October 24, 2005
Examiner: SHEWANA SKINNER
Art unit: 3689
Confirmation No.: 3982
Customer No.: 27,623

Attorney Docket No.: 0004803USU/2279

Mail Stop Amendment
Commissioner for Patents
P.O.Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir,

In response to a non-final office action mailed on April 16, 2009, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin after the amendments to the claims.